

65,160-040

DECLARATION
(Sole Inventor—No Priority Claimed)

As the below named inventor, I hereby declare: that my residence, post office address and citizenship are as stated near my name below; that I am the sole inventor and I believe I am the original and first inventor of the subject matter that is claimed and for which a patent is sought on the invention entitled:

CREDIT REPAIR SERVICES SYSTEM

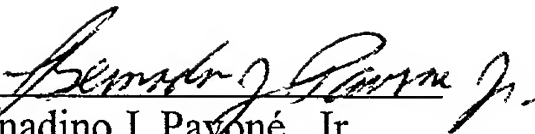
which is described and claimed in the attached specification and amended by any amendment thereto submitted therewith (if any); that I have reviewed and understand the contents of this specification, including the claims, as amended by any amendment referred to above; that I do not know and do not believe the same was ever known or used in the United States of America before my invention thereof or patented or described in any printed publication, in any country before my invention thereof more than one year prior to this application, or in public use or on sale in the United States of America more than one year prior to this application; that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America or an application filed by me or my legal representative or assigns more than twelve (12) months prior to this application; that I acknowledge my duty to disclose to the U.S. Patent and Trademark Office information of which I am aware that is material to the patentability to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56; and that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this application by me or my legal representative or assigns except as follows:

None

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believe to be true; and further that these statement were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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Dated: 2-26-02

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